	Case 2	4-44/22-mxm	13 Doc 19	Filed 04/0	8/25 Er	itered	1 04/08/25 2	16:50:53	Desc N	/laın
Fill	in this information	to identify your case	:				Chec	k as directed i	n lines 17 ar	id 21:
D	ebtor 1	Rodshetta		Smith				rding to the ca ment:	Iculations re	quired by this
		First Name	Middle Name	Last Name				Disposable inder 11 U.S.C.		
	ebtor 2 Spouse, if filing)	First Name	Middle Name	Last Name		-	<b>₫</b> 2.	Disposable in	come is dete	ermined
U	nited States Bankru	uptcy Court for the:	No	rthern District of	f Texas		<del></del>	ider 11 U.S.C.		
	ase number	24-44722-	13					The commitment		
(if	known)							neck if this is a		
∩f	ficial Form	122€-1					_0.	iook ii tiilo lo d	ar amonada	9
					N 4 I I.					
	•	Statemer				ıly Ir	ncome			
ar	na Calcul	ation of Co	ommitme	ent Period	<b>1</b>					10/19
attad and	ch a separate shee case number (if kr	ccurate as possible.  It to this form. Includation.  Your Average Mo	de the line number							
Fi 10 va e>	Not married. Fill out Married. For examparied during the 6 m	ital and filing status ill out Column A, line it both Columns A ar  onthly income that y ole, if you are filing or nonths, add the incor uses own the same r	es 2-11.  nd B, lines 2-11.  you received from n September 15, the me for all 6 months	ne 6-month period wand divide the total	would be Marc al by 6. Fill in t	ch 1 thro he resul	ough August 31. t. Do not include	If the amount of any income a	of your mont mount more	hly income than once. For
							Column A  Debtor 1	Column Debtor 2 non-filin		
2.	Your gross wages	s, salary, tips, bonus	ses, overtime, and	commissions (bef	fore all	-	\$13,051.20	<u> </u>		
3.	Alimony and mai	ntenance payments.	. Do not include pa	yments from a spo	use.		\$0.00	<u> </u>		
4.	4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.						\$0.00	<u> </u>		
5.	Net income from farm	operating a busines	ss, profession, or	Dobtor 1	Dobtor 2					
		efore all deductions)		\$637.25	Debtor 2 \$0.00					
	Ordinary and nece	essary operating exp	enses	- \$0.00 -	\$0.00					
	Net monthly incor	ne from a business,	profession, or farm	\$637.25	\$0.00	Copy here →-	\$637.25	<u> </u>		
6.	Net income from	rental and other rea	I property	Debtor 1	Debtor 2					
	Gross receipts (be	efore all deductions)		\$0.00	\$0.00					

Ordinary and necessary operating expenses

Net monthly income from rental or other real property

\$0.00

\$0.00

Сору

\$0.00

\$0.00

\$0.00

Debtor 1

Rodshetta

First Name

Middle Name

Last Name

Deciment Page 2 of 11

Case number (if known) 24-44722-13

i iist ivairie iviidule ivairie Last ivairie			
	Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
7. Interest, dividends, and royalties	\$0.00		_
8. Unemployment compensation	\$0.00		
Do not enter the amount if you contend that the amount received was a benefit under			
the Social Security Act. Instead, list it here:			
For you			
For your spouse			
9. <b>Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.	\$0.00		
10. <b>Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.			
		-	
Total amounts from separate pages, if any.	+	+	
11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$13,688.45	+	Total average monthly income
Part 2: Determine How to Measure Your Deductions from Income			monuny income
42 Company total average monthly income from line 44			
12. Copy your total average monthly income from line 11			<u>\$13,688.45</u>
13. Calculate the marital adjustment. Check one:			
☑ You are not married. Fill in 0 below.			
You are married and your spouse is filing with you. Fill in 0 below.			
You are married and your spouse is not filing with you.			
Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid your dependents, such as payment of the spouse's tax liability or the spouse's support of dependents.			
Below, specify the basis for excluding this income and the amount of income devoted to additional adjustments on a separate page.	each purpose. If necess	ary, list	
If this adjustment does not apply, enter 0 below.			
+			
Total	\$0.00 Copy	here. $ ightarrow$	\$0.00
14. Your current monthly income. Subtract the total in line 13 from line 12.			\$13,688.45

Filed 04/08/25 Entered 04/08/25 16:50:53 Desc Main

Debtor 1	Rodshetta	IXIIII3 DOC	Decliment			Case number (		4722-13
	First Name	Middle Name	Last Name		_			
	late your current monthly	_						***
	Copy line 14 here →							<u>\$13,688.45</u>
Ŋ	Multiply line 15a by 12 (the	number of months	s in a year).				ī	<b>x</b> 12
15b.	The result is your current	monthly income for	r the year for this pa	rt of the form				\$164,261.40
16. Calcu	late the median family in	come that applies	to you. Follow these	e steps:				
16a.	Fill in the state in which y	ou live.		<u>Texas</u>				
16b.	Fill in the number of peop	le in your househol	d.	2				
16c.	Fill in the median family in	come for your state	e and size of househ	nold				\$80,658.00
	To find a list of applicable nstructions for this form. T			•		rate		
17. <b>How</b> 0	do the lines compare?							
17a.	☐ Line 15b is less that <i>U.S.C.</i> § 1325(b)(3)	or equal to line 16.  Go to Part 3. Do N	Sc. On the top of pag	ge 1 of this form, che on of Your Disposal	eck box 1, <i>D</i> . ble Income (	isposable incom Official Form 122	e is not determ 2C–2).	nined under 11
17b.	Line 15b is more that	an line 16c. On the tart 3 and fill out Ca	top of page 1 of this	form, check box 2,	Disposable	income is detern	mined under 11	U.S.C. § rm, copy your
Part 3: C	alculate Your Comm	itment Period U	nder 11 U.S.C. §	1325(b)(4)				
18. <b>Copy</b>	your total average montl	nly income from lin	ne 11					\$13,688.45
calcul	ct the marital adjustment ating the commitment per nt from line 13.							
19a. If	the marital adjustment do	es not apply, fill in (	) on line 19a					\$0.00
19b. <b>S</b> ı	ubtract line 19a from line	18.						\$13,688.45
20. Calcu	late your current monthly	y income for the ye	ar. Follow these ste	ps.				
20a. Co	py line 19b							\$13,688.45
Mu	litiply by 12 (the number of	of months in a year)	•					<b>x</b> 12
20b. The	e result is your current mo	onthly income for th	e year for this part o	f the form.				\$164,261.40
20c. Coi	by the median family inco	me for vour state a	nd size of household	d from line 16c				\$80,658.00
•	to the lines compare?	•					•	
Line	20b is less than line 20c	. Unless otherwise	ordered by the court	t, on the top of page	1 of this for	m, check box 3,		
☑ Line	e 20b is more than or equal ck box 4, <i>The commitmen</i>	al to line 20c. Unles	s otherwise ordered Go to Part 4.	by the court, on the	e top of page	e 1 of this form,		
	ign Below							
By sign	ning here, under penalty o	f perjury I declare t	hat the information o	on this statement an	d in any atta	chments is true	and correct.	
V	//B. I.I. # 6 ***							
^	/s/ Rodshetta Smith Signature of Debtor 1							
	Date <b>04/08/2025</b>							

If you checked 17a, do NOT fill out or file Form 122C-2.

MM/ DD/ YYYY

If you checked 17b, fill out Form 122C–2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information	n to identify your case	:		
Debtor 1	Rodshetta		Smith	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bank	ruptcy Court for the:	N	orthern District of Texas	
Case number	24-44722-	13		
(if known)				

## Official Form 122C-2

## Chapter 13 Calculation of Your Disposable Income

04/22

To fill out this form, you will need your completed copy of Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C–1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C–1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

2

National Standards

You must use the IRS National Standards to answer the questions in lines 6-7.

6. **Food, clothing, and other items:** Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.

\$1,411.00

7. Out-of-pocket health care allowance: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Dahland D. Lillari

First Name

Deciment Last Name

Page 5 of 11

Case number (if known) 24-44722-13

Debioi i	Debtor	1	
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Rodshetta Defin

People who are under 65 years of age  7a. Out-of-pocket health care allowance per person 7b. Number of people who are under 65  7c. Subtotal. Multiply line 7a by line 7b.  People who are 65 years of age or older 7d. Out-of-pocket health care allowance per person 7e. Number of people who are 65 or older 7f. Subtotal. Multiply line 7d by line 7e.  7g. Total. Add lines 7c and 7f	\$166.00
7a. Out-of-pocket health care allowance per person 7b. Number of people who are under 65  7c. Subtotal. Multiply line 7a by line 7b.  \$166.00  People who are 65 years of age or older  7d. Out-of-pocket health care allowance per person 7e. Number of people who are 65 or older  7f. Subtotal. Multiply line 7d by line 7e.  \$158.00  7g. Total. Add lines 7c and 7f.  \$166.00  Copy here →  \$166.00  C	\$166.00
7b. Number of people who are under 65  7c. Subtotal. Multiply line 7a by line 7b.  People who are 65 years of age or older  7d. Out-of-pocket health care allowance per person 7f. Subtotal. Multiply line 7d by line 7e.  \$158.00  7c. Number of people who are 65 or older  7f. Subtotal. Multiply line 7d by line 7e.  \$10.00  \$10.00  \$166.	\$166.00
7c. Subtotal. Multiply line 7a by line 7b.  \$166.00  People who are 65 years of age or older  7d. Out-of-pocket health care allowance per person \$158.00  7e. Number of people who are 65 or older × 0  7f. Subtotal. Multiply line 7d by line 7e.  \$10.00  Copy + \$10.00  Per → \$10.00  Total. Add lines 7c and 7f. \$10.00  Standards You must use the IRS Local Standards to answer the questions in lines 8-15.  Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:  Housing and utilities – Insurance and operating expenses  Housing and utilities – Mortgage or rent expenses:  B. Housing and utilities – Insurance and operating expenses: Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses:  9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses:  9b. Total average monthly payment for all mortgages and other debts secured by	\$166.00
People who are 65 years of age or older  7d. Out-of-pocket health care allowance per person 7e. Number of people who are 65 or older  7f. Subtotal. Multiply line 7d by line 7e.  7g. Total. Add lines 7c and 7f	\$166.00
7d. Out-of-pocket health care allowance per person 7e. Number of people who are 65 or older 7f. Subtotal. Multiply line 7d by line 7e.  \$0.00  Total. Add lines 7c and 7f.  \$166.00  Copy here →  Local  Standards You must use the IRS Local Standards to answer the questions in lines 8-15.  Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:  Housing and utilities – Insurance and operating expenses  Housing and utilities – Mortgage or rent expenses  To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.  Housing and utilities – Insurance and operating expenses: Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses.  Housing and utilities – Mortgage or rent expenses:  9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses.  9b. Total average monthly payment for all mortgages and other debts secured by	\$166.00
7f. Subtotal. Multiply line 7d by line 7e.  \$0.00  Total. Add lines 7c and 7f	\$166.00
7f. Subtotal. Multiply line 7d by line 7e.  \$0.00  \$0.00  \$166.00  \$166.00  Copy here  Total. Add lines 7c and 7f	\$166.00
7g. Total. Add lines 7c and 7f	\$166.00
Local Standards You must use the IRS Local Standards to answer the questions in lines 8-15.  Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:  Housing and utilities – Insurance and operating expenses Housing and utilities – Mortgage or rent expenses To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.  B. Housing and utilities – Insurance and operating expenses: Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses.  9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses.  9b. Total average monthly payment for all mortgages and other debts secured by	\$166.00
Standards You must use the IRS Local Standards to answer the questions in lines 8-15.  Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:  Housing and utilities – Insurance and operating expenses Housing and utilities – Mortgage or rent expenses  To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.  Housing and utilities – Insurance and operating expenses: Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses.  9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses.  9b. Total average monthly payment for all mortgages and other debts secured by	
■ Housing and utilities – Mortgage or rent expenses  To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.  8. Housing and utilities – Insurance and operating expenses: Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses.  9. Housing and utilities – Mortgage or rent expenses:  9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses.  9b. Total average monthly payment for all mortgages and other debts secured by	
■ Housing and utilities – Mortgage or rent expenses  To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.  8. Housing and utilities – Insurance and operating expenses: Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses.  9. Housing and utilities – Mortgage or rent expenses:  9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses.  9b. Total average monthly payment for all mortgages and other debts secured by	
Housing and utilities – Insurance and operating expenses: Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses.  Housing and utilities – Mortgage or rent expenses:  9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses.  9b. Total average monthly payment for all mortgages and other debts secured by	
the dollar amount listed for your county for insurance and operating expenses.  Housing and utilities – Mortgage or rent expenses:  9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses.  9b. Total average monthly payment for all mortgages and other debts secured by	
9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses.  9b. Total average monthly payment for all mortgages and other debts secured by	\$727.00
listed for your county for mortgage or rent expenses.  9b. Total average monthly payment for all mortgages and other debts secured by	
To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.	
Name of the creditor  Average monthly payment	
US Bank Trust National \$2,892.00	
US Bank Trust National \$0.00	
+	
9b. Total average monthly payment   \$2,892.00	
9c. Net mortgage or rent expense.  Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this number is less than \$0, enter \$0.	\$0.00
tilis fluttibet is less than \$0, effer \$0.	#0.C1
<ol> <li>If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects         the calculation of your monthly expenses, fill in any additional amount you claim.</li> </ol>	\$0.00
Explain	
why:	

Last Name

Debtor 1

First Name

Middle Name

Page 6 of 11 Decliment Rodshetta Case number (if known) 24-44722-13

11.	Local transportation expenses: Check the number of vehicles for which you claim an ownership or operating expense.	
	0. Go to line 14.	
	<b>√</b> 1. Go to line 12.	
	2 or more. Go to line 12.	
12.	<b>Vehicle operation expense:</b> Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the <i>Operating Costs</i> that apply for your Census region or metropolitan statistical area.	\$292.00
13.	<b>Vehicle ownership or lease expense:</b> Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.	
	Vehicle 1 Describe Vehicle 1:	
	13a. Ownership or leasing costs using IRS Local Standard	
	13b. Average monthly payment for all debts secured by Vehicle 1.	
	Do not include costs for leased vehicles.	
	To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.	
	Name of each creditor for Vehicle 1 Average monthly payment	
	Total average monthly payment  Copy here → on line 33b.	
	13c. Net Vehicle 1 ownership or lease expense  Subtract line 13b from line 13a. If this number is less than \$0, enter \$0	
	Vehicle 2 Describe Vehicle 2:	
	13d. Ownership or leasing costs using IRS Local Standard	
	13e. Average monthly payment for all debts secured by Vehicle 2.	
	Do not include costs for leased vehicles.	
	Name of each creditor for Vehicle 2 Average monthly payment	
	+	
	Total average monthly payment Copy Repeat this amount here → on line 33c.	
	13f. Net Vehicle 2 ownership or lease expense Copy net Vehicle 2	
	Subtract line 13e from 13d. If this number is less than \$0, enter \$0	
14.	Public transportation expense: If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the <i>Public Transportation</i> expense allowance regardless of whether you use public transportation.	
15.	Additional public transportation expense: If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for <i>Public Transportation</i> .	

First Name

Page 7 of 11 Decliment Debtor 1 Rodshetta Case number (if known) 24-44722-13

Last Name

	ther Necessary openses	In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.	
16.	social security taxes, you expect to receive that is withheld to pay	thly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount of for taxes.  State, sales, or use taxes.	\$2,077.15
17.	uniform costs.	ns: The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and its that are not required by your job, such as voluntary 401(k) contributions or payroll savings.	<u>\$559.91</u>
18.	include payments that	otal monthly premiums that you pay for your own term life insurance. If two married people are filing together, tyou make for your spouse's term life insurance.  Improve the insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance.	\$2.42
19.	spousal or child suppo	ents: The total monthly amount that you pay as required by the order of a court or administrative agency, such as ort payments.  ents on past due obligations for spousal or child support. You will list these obligations in line 35.	\$0.00
20.	Education: The total  as a condition for y	monthly amount that you pay for education that is either required:	\$0.00
21.		monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. ents for any elementary or secondary school education.	\$0.00
22.	health and welfare of only the amount that i	e expenses, excluding insurance costs: The monthly amount that you pay for health care that is required for the you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include is more than the total entered in line 7. Insurance or health savings accounts should be listed only in line 25.	<u>\$109.00</u>
23.	dependents, such as necessary for your he employer. Do not include payme	and telephone services: The total monthly amount that you pay for telecommunication services for you and your pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent ealth and welfare or that of your dependents or for the production of income, if it is not reimbursed by your ents for basic home telephone, internet or cell phone service. Do not include self-employment expenses, such as a 5 of Form 122C-1, or any amount you previously deducted.	+\$0.00
24.	Add all of the expens Add lines 6 through 2	ses allowed under the IRS expense allowances. 3.	\$5,344.48
	dditional Expense eductions	These are additional deductions allowed by the Means Test.  Note: Do not include any expense allowances listed in lines 6-24.	
25.		sability insurance, and health savings account expenses. The monthly expenses for health insurance, disability savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.	
	Health insurance	<u>\$340.08</u>	
	Disability insurance	<u>\$13.07</u>	
	Health savings acco		
	Total	\$353.15 Copy total here →	<u>\$353.15</u>
	Do you actually spend	d this total amount?	
	☐ No. How much do  ✓ Yes	you actually spend?	
26.	The actual monthly exill, or disabled member	ions to the care of household or family members.  Expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ear of your household or member of your immediate family who is unable to pay for such expenses. These a contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b).	\$0.00
27.	family under the Fami	mily violence. The reasonably necessary monthly expenses that you incur to maintain the safety of you and your ily Violence Prevention and Services Act or other federal laws that apply. t keep the nature of these expenses confidential.	\$0.00

Last Name

First Name

Debtor 1	Rodshetta	D@	cument	Page	8 of 11	Case number (if known)	24-44722-13	
	Case 24-44/22-mxm13	DOC 19	Filed 04/0	8/25	Enterea (	J4/U8/25 10.5U.53	Desc Main	

28.	Additional home energy costs. Your home	e energy costs are included in your insu	rance and operatin	g expenses on line 8				
	If you believe that you have home energy the excess amount of home energy costs	costs that are more than the home energ	gy costs included ir	expenses on line 8,	then fill in	\$0.00		
	You must give your case trustee document reasonable and necessary.	tation of your actual expenses, and you	must show that the	additional amount cl	aimed is			
29.	9. <b>Education expenses for dependent children who are younger than 18.</b> The monthly expenses (not more than \$189.58* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.							
	You must give your case trustee document reasonable and necessary and not already		must explain why t	he amount claimed is	<b>3</b>			
	* Subject to adjustment on 4/01/25, and ev	ery 3 years after that for cases begun o	n or after the date	of adjustment.				
30.	Additional food and clothing expense. The combined food and clothing allowances in allowances in the IRS National Standards.					\$0.00		
	To find a chart showing the maximum addi This chart may also be available at the ban		specified in the se	eparate instructions fo	or this form.			
	You must show that the additional amount	claimed is reasonable and necessary.						
31.	Continuing charitable contributions. The religious or charitable organization. 11 U.S		ute in the form of ca	ash or financial instru	ments to a	\$660.00		
	Do not include any amount more than 15%	of your gross monthly income.						
20					Г			
32.	Add all of the additional expense deducti Add lines 25 through 31.	ons.				<u>\$1,013.15</u>		
Ded	uctions for Debt Payment							
33.	For debts that are secured by an interest other secured debt, fill in lines 33a through		me mortgages, ve	hicle loans, and				
	To calculate the total average monthly pay the 60 months after you file for bankruptcy	ment, add all amounts that are contracto	ually due to each se	ecured creditor in				
			A	verage monthly				
			р	ayment				
	Mortgages on your home							
	33a. Copy line 9b here		→	\$2,892.00				
	Loans on your first two vehicles							
	33b. Copy line 13b here		→					
	33c. Copy line 13e here							
	33d. List other secured debts:							
	Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?					
			□ No	-				
			☐ Yes					
			☐ No ☐ Yes					
			☐ Yes					
			Yes	+				
	33e. Total average monthly payment. Add	I lines 33a through 33d			Copy total here→	\$2,892.00		

Case number (if known) 24-44722-13

Last Name

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Middle Name

First Name

	support or the support of your de No. Go to line 35.						
	Yes. State any amount that you	must hav to a creditor, in addit	ion to the navments lis	ted in line 3	3 to keen		
	possession of your property (ca	alled the <i>cure amount</i> ). Next, div	vide by 60 and fill in the	e information	n below.		
	Name of the creditor	Identify property that secures the debt	Total cure amount		Monthly cure amount		
	US Bank Trust National	Home	<u>\$5,785.26</u>	÷ 60 =	96.42		
	US Bank Trust National	Home	<u>\$50,699.9</u> 5	÷ 60 =	845.00		
			<u> </u>	÷ 60 =	+	-	
				Total	\$941.42	Copy total	\$941.42
35.	Do you owe any priority claims—bankruptcy case? 11 U.S.C. § 50		upport, or alimony—t	hat are pas	t due as of the filing	here → g date of your	
	✓ No. Go to line 36.						
	Yes. Fill in the total amount of a those you listed in line 19.	all of these priority claims. Do no	ot include current or on	ngoing priori	ty claims, such as		
	Total amount of all past-du	ue priority claims				÷ 60	
36.	Projected monthly Chapter 13 pla	ın payment			\$4,980.00		
	Current multiplier for your distri United States Courts (for distric United States Trustees (for all of	ts in Alabama and North Caroli					
	To find a list of district multiplier the separate instructions for this office.				X 10.00%		
	Average monthly administrative	expense			<u>\$498.00</u>	Copy total here →	\$498.00
37.	Add all of the deductions for debt	t payment. Add lines 33e throug	gh 36.				\$4,331.42
otal	Deductions from Income						
38.	Add all of the allowed deductions	<b>s.</b>					
	Copy line 24, All of the expenses a	allowed under IRS expense allo	wances		\$5,344.48		
	Copy line 32, All of the additional e	expense deductions			\$1,013.15		
					. ¢4 221 42		
	Copy line 37, All of the deductions	for debt payment			+ \$4,331.42		
	Copy line 37, All of the deductions	for debt payment			\$10,689.05	Copy total	\$10,689.05

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Part	2: Determine Your Disposable Income	Under 11 U.S.C. § 1325(b)(2)			
39.	Copy your total current monthly income from li Statement of Your Current Monthly Income and				<u>\$13,688.45</u>
40.	Fill in any reasonably necessary income you re The monthly average of any child support payments for a dependent child, reported in Part accordance with applicable nonbankruptcy law to expended for such child.	<u></u>	.00		
41.	Fill in all qualified retirement deductions. The nemployer withheld from wages as contributions f 11 U.S.C. § 541(b)(7) plus all required repayment specified in 11 U.S.C. § 362(b)(19).	<b>\$113</b> ed in	<u>.24</u>		
42.	Total of all deductions allowed under 11 U.S.C.	§ 707(b)(2)(A). Copy line 38 here →	\$10,689	.05	
43.	<b>Deduction for special circumstances.</b> If special and you have no reasonable alternative, describ expenses. You must give your case trustee a decircumstances and documentation for the expen	e the special circumstances and their ailed explanation of the special	ses		
	Describe the special circumstances	Amount of expense			
	Apartment payment. Debtor must keep an apartment in Austin as a means of being employed with Apple, Inc.	\$1,209.00			
	School lunches and after school transportation 3 days per week for JROTC and Step Team for dependent daughter	<u>\$350.00</u>			
	Tot	+	ere + <u>\$1,559.0</u>	<u>o</u>	
44.	Total adjustments. Add lines 40 through 43		··· \$12,361.	<u>29</u> Cop	y here → <u>\$12,361.29</u>
45.	Calculate your monthly disposable income und	ler § 1325(b)(2). Subtract line 44 from li	ine 39.		\$1,327.16
Par	t 3: Change in Income or Expenses				
46.	Change in income or expenses. If the income in changed or are virtually certain to change after the case will be open, fill in the information below. For petition, check 122C-1 in the first column, enter in when the increase occurred, and fill in the amount of the column in the increase occurred.	ne date you filed your bankruptcy petition example, if the wages reported incre ine 2 in the second column, explain wh	on and during the timased after you filed y	ne your ⁄our	
F	orm Line Reason for change		Date of change	Increase or decrease?	Amount of change
	122C-2	ks as a real estate agent	09/01/2024	☐ Increase ☐ Decrease	\$637.25
	122C-1 122C-2 ——————————————————————————————————			☐ Increase☐ Decrease	

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Debtor 1 Rodshetta Doshittle C

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

/s/ Rodshetta Smith

Signature of Debtor 1

Date 04/08/2025 MM/ DD/ YYYY